

PATENT CLAIMS

We Claim:

1. A method of processing information comprising the steps of:

receiving information;

5 determining the availability of a system for processing said information;

if said system is unavailable, determining an available number;

associating said information with said number to create an electronic record;

storing said electronic record in a temporary repository; and

providing access to said electronic record.

10 2. The method of claim 1, wherein said information comprises personal information relating to a consumer, said system comprising an online account management system and said electronic record comprising an electronic account relating to said consumer.

3. The method of claim 2, wherein said available number is calculated through application of a computer algorithm matching that utilized by said system when said system is available.
4. The method of claim 2, wherein said temporary repository comprises a new account queue.
5. The method of claim 2, wherein said electronic account is extracted from an inventory of blank electronic accounts.
6. The method of claim 2, wherein said method further comprises the additional steps of:

receiving transaction instructions from said consumer relating to said electronic account;

utilizing said electronic account, executing said transaction instructions; and

creating a log of executed transactions associated with said electronic account.
- 10 7. The method of claim 6, wherein said method further comprises the additional steps of:

upon availability of said online account management system, retrieving said electronic account from said temporary repository; and

copying said electronic account and said log of executed transactions associated with said account to a storage device coupled to said system.

8. The method of claim 7, wherein said online account management system is selected from the group consisting of a brokerage management system, a mutual fund management system, an annuity management system, a financial account processing system, a mutual fund wrap management system, a separate managed account system, a deposit account management system, and a loan
5 account management system.

9. The method of claim 7, wherein said method further comprises the additional step of:

providing counting means for recording the number of accounts created during system
unavailability.

10. The method of claim 9, wherein said method further comprises the additional step of:

10 resetting said counting means upon system availability.

11. A method of validating account information comprising the steps of:

receiving identifying information relating to an account;

searching a repository containing information relating to one or more institutions; and

determining if said account is supported by one or more of said institutions.

12. The method of claim 11, further comprising the additional step of:

providing feedback information to one or more parties having an interest in said account.

13. The method of claim 11, wherein said identifying information is selected from the group consisting of a bank routing number, bank account type, bank account number, and geographical

5 area code.

14. The method of claim 13, wherein said repository contains a table of institutions indexed according to bank routing number.

15. The method of claim 11, wherein said information relating to said institutions further comprises one or more guidelines applicable to said account.

10 16. The method of claim 15, further comprising the additional step of:

determining if said payment account allows debit transactions.

17. The method of claim 15, wherein said guidelines comprise formatting guidelines.

18. The method of claim 17, further comprising the additional step of:

applying said formatting guidelines to said identifying information.

19. A method of access management comprising the steps of:

receiving a first set of information relating to a primary party of an account;

receiving a second set of information relating to one or more secondary parties;

defining a relationship between each of said secondary parties and said primary party; and

5 utilizing said relationships, determining which of said secondary parties shall have access to
said account of said primary party.

20. The method of claim 18, wherein said utilizing step further comprises the additional steps of:

assigning an identifier to each of said parties;

associating each of said identifiers with one or more of said relationships to create a table,

10 said table defining which account(s) said parties shall have access to.

21. The method of claim 20, further comprising the additional step of:

storing said relationship matching table upon a storage device.

22. The method of claim 19, wherein said relationships are selected from the group consisting of administrator, beneficiary, conservator, executor, guardian, joint tenants, minor, personal representative, plan participant, power of attorney, retiree, spouse, tenants in common, and trustees.

23. The method of claim 20, further comprising the additional step of:

5 providing access to each of said parties according to said table.

24. A computer system for processing information comprising:

a processing unit for:

receiving information;

determining the availability of a processing system;

10 if said processing system is unavailable, determining an available number;

associating said information with said number to create an electronic record;

storing said electronic record in a temporary repository coupled to said unit; and

providing access to said electronic record.

25. The computer system of claim 24, wherein said information comprises personal information relating to a consumer, said processing system comprises an online account management system and said electronic record comprises an electronic account relating to said consumer.

26. The computer system of claim 25, wherein said temporary repository comprises a new
5 account queue.

27. The computer system of claim 25, wherein said electronic account is extracted from an inventory of blank electronic accounts held upon a storage device coupled to said processing unit.

28. The computer system of claim 25, wherein said processing unit is for receiving transaction instructions from said consumer relating to said electronic account, utilizing said electronic account,
10 executing said transaction instructions, and creating a log of executed transactions associated with said electronic account.

29. The computer system of claim 28, wherein said processing unit is for retrieving said electronic account from said temporary repository upon availability of said online account management system, and copying said electronic account and said log of executed transactions
15 associated with said account to said storage device.

30. The computer system of claim 29, wherein said online account management system is selected from the group consisting of a brokerage management system, a mutual fund management system, an annuity management system, a financial account processing system, a mutual fund wrap

management system, a separate managed account system, a deposit account management system, and a loan account management system.

31. A computer system for validating account information comprising a processing unit for receiving identifying information relating to an account, searching a repository coupled to said
5 processing unit containing information relating to one or more institutions, and determining if said account is supported by one or more of said institutions.

32. The computer system of claim 31, where said processing unit is for providing feedback information to one or more parties having an interest in said account.

33. The computer system of claim 31, wherein said identifying information is selected from the
10 group consisting of a bank routing number, bank account type, bank account number, and geographical area code.

34. The computer system of claim 33, wherein said repository contains a table of institutions indexed according to bank routing number.

35. The computer system of claim 31, wherein said information relating to said institutions
15 further comprises one or more guidelines applicable to said account.

36. The computer system of claim 35, wherein said processing unit is for determining if said payment account allows debit transactions.

37. The computer system of claim 35, wherein said guidelines comprise formatting guidelines.

38. The computer system of claim 37, wherein said processing unit is for applying said formatting guidelines to said identifying information.

39. A computer system for managing information access comprising:

5 a processing unit for receiving a first set of information relating to a primary party of an account, receiving a second set of information relating to one or more secondary parties, defining a relationship between each of said secondary parties and said primary party, and utilizing said relationships, determining which of said secondary parties shall have access to said account of said primary party.

10 40. The computer system of claim 39, wherein said processing unit is for assigning an identifier to each of said parties and associating each of said identifiers with one or more of said relationships to create a table, said table defining which account(s) said parties shall have access to.

41. The computer system of claim 40, further comprising a storage device for storing said relationship matching table, said storage device being coupled to said processing unit.

15 42. The computer system of claim 39, wherein said relationships are selected from the group consisting of administrator, beneficiary, conservator, executor, guardian, joint tenants, minor,

personal representative, plan participant, power of attorney, retiree, spouse, tenants in common, and trustees.

43. The computer system of claim 40, wherein said processing unit is for providing access to each of said parties according to said table.